



City of Bloomington

Housing and Neighborhood Development Department



2016 Consolidated Annual Performance and Evaluation Report

August 31, 2017

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

The goals as outlined by the Consolidated Plan are: 1) Provide funding for social services; 2) Create opportunity for affordable homeownership; 3) Encourage neighborhood stabilization; 4) Create opportunity for affordable rental units; and 5) Community Development (non-social service).

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Create or improve infrastructure	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	39000	0	0.00%	11500	7547	65.63%
Developer subsidy - owner-occupied	Affordable Housing	HOME: \$	Homeowner Housing Added	Household Housing Unit	20	1	5.00%	1	2	200.00%

Developer subsidy - owner- occupied	Affordable Housing	HOME: \$	Homeowner Housing Rehabilitated	Household Housing Unit	0	0		1	14	1,400.00%
Developer subsidy - owner- occupied	Affordable Housing	HOME: \$	Direct Financial Assistance to Homebuyers	Households Assisted	0	0				
Developer subsidy - rental	Affordable Housing	CDBG: \$0 / HOME: \$	Rental units constructed	Household Housing Unit	10	0	0.00%	4	0	0.00%
Developer subsidy - rental	Affordable Housing	CDBG: \$0 / HOME: \$	Rental units rehabilitated	Household Housing Unit	0	0				
Direct housing assistance -- owner- occupied	Affordable Housing	CDBG: \$ / HOME: \$15000	Homeowner Housing Rehabilitated	Household Housing Unit	0	0				
Direct housing assistance -- owner- occupied	Affordable Housing	CDBG: \$ / HOME: \$15000	Direct Financial Assistance to Homebuyers	Households Assisted	60	12	20.00%	3	5	166.67%
Grant Administration	Grant administration	CDBG: \$ / HOME: \$	Other	Other	0	0		10	0	0.00%

Improvement of Public Facilities	Affordable Housing Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	40000	173	0.43%	3406	19	0.56%
Improvement of Public Facilities	Affordable Housing Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	426	19	4.46%			
Improvement of Public Facilities	Affordable Housing Non-Housing Community Development	CDBG: \$	Homeless Person Overnight Shelter	Persons Assisted	0	78		0	0	
Improvement of Public Facilities	Affordable Housing Non-Housing Community Development	CDBG: \$	Overnight/Emergency Shelter/Transitional Housing Beds added	Beds	0	0		0	0	
Owner-occupied rehabilitation	Affordable Housing	CDBG: \$ / HOME: \$100000	Homeowner Housing Rehabilitated	Household Housing Unit	55	0	0.00%	6	2	33.33%
Public Housing	Public Housing	CDBG: \$	Rental units rehabilitated	Household Housing Unit	0	4		4	4	100.00%

Public Housing	Public Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	0	0	0	0	0	
Public Housing	Public Housing	CDBG: \$	Housing for Homeless added	Household Housing Unit	0	0	0	0	0	
Public Housing	Public Housing	CDBG: \$	Housing for People with HIV/AIDS added	Household Housing Unit	0	0	0	0	0	
Public service assistance	Homeless Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	50000	26776	53.55%	18985	14342	75.54%
Public service assistance	Homeless Non-Housing Community Development	CDBG: \$	Homeless Person Overnight Shelter	Persons Assisted	0	99		0	49	
Rental assistance	Affordable Housing Public Housing Homeless	HOME: \$	Rental units rehabilitated	Household Housing Unit	20	8	40.00%			
Rental assistance	Affordable Housing Public Housing Homeless	HOME: \$	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	50	11	22.00%	12	7	58.33%

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

As planned, 100% of CDBG funds were used to benefit persons of low and moderate income. In its Consolidated Plan, the city of Bloomington highlighted 5 priority needs areas: 1) increase affordable housing units; 2) improve existing structures for low/moderate income families; 3) create or improve infrastructures; 4) improvement of public facilities; 5) provide public service assistance.

In an effort to increase the amount of affordable housing units, through a partnership with Habitat for Humanity, 2 families were able to become homeowners. An additional 5 households were provided down payment and closing cost assistance to become first time homebuyers. The City improved the existing housing stock by providing rehabilitation assistance through its rehabilitation programs. Sixteen households were provided rehabilitation assistance to either fix an emergency housing situation, such as a leaking roof, to a home modification which may include accessible ramps and grab bars to age in place, to a total rehabilitation of the unit to bring it up to property maintenance standards. Providing rental assistance through the HOME Tenant Based Rental Assistance Program provided immediate housing for 7 families waiting housing through the Section 8 voucher program until one becomes available. Providing public service assistance was another priority need identified. This past year, 5 public service agencies were provided funding to assist with emergency housing needs, provide food to the hungry, and child care and after school care assistance which benefitted 14,342 persons. Activities are currently underway in the other priority activities of create and improve infrastructure and improvement of public facilities.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG	HOME
White	11,945	15
Black or African American	1,774	1
Asian	60	0
American Indian or American Native	45	0
Native Hawaiian or Other Pacific Islander	8	0
Total	13,832	16
Hispanic	244	1
Not Hispanic	13,588	15

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

The presence of Indiana University within Bloomington city limits brings a mix of racial and ethnic groups compared to other cities in Indiana. Due to the University's influence on the racial makeup of Bloomington, there are no identified sections of the city where a concentration of minorities reside. According to the 2010 US Census, for Bloomington, IN, 83% of the total population had the race classification of white. This closely aligns with 86% of the families assisted through CDBG and HOME funded projects being the race of white. The same census data shows only 3.5% of Bloomington's population being Hispanic or Latino (of any race). In comparison, 2% of the Hispanic or Latino populations in Bloomington were assisted through CDBG, and approximately 6% of the total families assisted by HOME funded projects were of the Hispanic or Latino ethnicity. The City of Bloomington has a Latino Outreach Program through the Community And Family Resources Department which may explain why a high percentage of Latino families are aware of HAND's housing programs.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	CDBG	969,086	847,553
HOME	HOME	722,323	312,281
HOPWA	HOPWA		
ESG	ESG		
Other	Other		

Table 3 - Resources Made Available

Narrative

The City of Bloomington received funding from the following sources to provide housing assistance: 1) HAND received a HUD Housing Counseling Grant in the amount of \$22,737 awarded in 2016. HAND has served 169 clients in 2016 under this Comprehensive Housing Counseling Grant. HAND's housing counseling program received monetary contributions in the amount of \$1,800 from local financial institutions and \$42,251 from the City general fund in 2016. 2) City General fund dollars in the amount of \$3,000 as rental damage deposit loans for eligible successful graduates of R101-Renting in Bloomington. 3) The city allocated \$280,000 for social service agencies under the Jack Hopkins Council Social Service Grant program in 2016. 4) The city allocated \$33,156 in neighborhood improvement grants during 2016 to meet specific neighborhood's needs. 5) The city allocated over \$3,000 in city resources which include city equipment and staff to assist 2 neighborhoods with significant neighborhood clean-ups. The clean-ups removed 12.35 tons of trash, 113 tires, 2,293 pounds of metal (which was recycled) and hazardous materials (not measured).

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
City-wide	100	100	City-wide

Table 4 – Identify the geographic distribution and location of investments

Narrative

The City of Bloomington identified a city-wide geographic area in the 2016 Annual Action Plan. All programs are advertised and available city-wide.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

The City of Bloomington did not use any publicly owned land to address needs identified in the plan. Match is primarily satisfied through the donation of labor through our partnership with Habitat for Humanity. The City currently does not have a match requirement; however, we do maintain a log of Match eligible contributions from completed project. Please see below for details.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	1,845,533
2. Match contributed during current Federal fiscal year	11,000
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	1,856,533
4. Match liability for current Federal fiscal year	0
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	1,856,533

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year									
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match	
609 W Chambers Dr	0	0	1,000	0	0	0	0	1,000	
730 W Wylie	0	0	1,000	0	0	0	0	1,000	
828 W Wylie	0	0	1,000	0	0	0	0	1,000	
832 W Wylie	0	0	1,000	0	0	0	0	1,000	
909 W Moravec Way	07/20/2016	0	1,000	0	0	0	0	1,000	
916 W Moravec Way	07/20/2016	0	1,000	0	0	0	0	1,000	
924 W Moravec Way	0	0	1,000	0	0	0	0	1,000	
928 W Moravec Way	0	0	1,000	0	0	0	0	1,000	
Rental Deposit Assistance	0	3,000	0	0	0	0	0	3,000	

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at begin-ning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
505	29,162	29,187	16,635	480

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Dollar Amount	0	0	0	0	0	0
Number	0	0	0	0	0	0
Sub-Contracts						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
	Total	Women Business Enterprises	Male			
Contracts						
Dollar Amount	0	0	0			
Number	0	0	0			
Sub-Contracts						
Number	0	0	0			
Dollar Amount	0	0	0			

Table 8 - Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired		0		0		
Businesses Displaced		0		0		
Nonprofit Organizations Displaced		0		0		
Households Temporarily Relocated, not Displaced		0		0		
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	35	78
Number of Non-Homeless households to be provided affordable housing units	15	4
Number of Special-Needs households to be provided affordable housing units	6	19
Total	56	101

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	20	7
Number of households supported through The Production of New Units	4	2
Number of households supported through Rehab of Existing Units	4	16
Number of households supported through Acquisition of Existing Units	0	0
Total	28	25

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

Although the City exceeded many of the goals that were established, we still encounter a slow start with our rental rehab projects. The city experiences few contractors bidding on its projects and those that do bid most times are above project estimates. Also, often times the same contractor may be the successful bidder on multiple projects which slows down the completion time of projects. During the past program year, the city partnered with the local Small Business Development Center (SBDC) to offer a Small Contractors Initiative program. The program offered training, technical assistance, and

mentoring to assist them in being able to obtain working capital and obtain bonding to be eligible to bid on contracts. Although the classes were well received, they did not have the outcome we were hoping for, which was more rehab contractors. Also, our TBRA numbers have decreased due to the housing authority having their own housing vouchers and not needing to utilize this program as much this past year.

Discuss how these outcomes will impact future annual action plans.

If the city is unable to increase the number of contractors bidding on its rehab construction projects, it could lead to increase costs for these type of contracts. This would mean that the city would have to increase the maximum funding levels for its rehab programs or would be able to help less residents due to increase cost burden on our loan applicants.

In relation to the TBRA program, it is felt that the once the housing authority allocates its own vouchers, it will start to utilize the TBRA program more.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	10	7
Low-income	3	2
Moderate-income	1	7
Total	14	16

Table 13 – Number of Households Served

Narrative Information

HAND works with other agencies public, private and not-for-profit to increase the availability of and access to housing for households and individuals with a range of incomes, from those who are homeless to those in middle-income households. HAND has developed programs and developed partnerships that help maintain the current available units while continuing to increase the number of affordable units. HAND strives to preserve and expand the supply of good quality housing units for low income residents.

Data reported in this table are based on the goals outlined in the Annual Action Plan table AP-55. Not all programs managed by HAND were originally reported in the AP-55 and many of programs reported were not HOME or CDBG funded. Below is a dicussion of the programs outlined in the above tables.

HAND has worked in the past year with the Housing Network, Habitat for Humanity, local contractors and tax credit developers to expand the number of new affordable units available. As the table indicates, HAND contributed to the construction of 2 housing units through a partnership with Habitat for Humanity in the homebuyer activity.

The department also works to make sure that the quality of existing units are affordable. Several of the rehabilitation programs such as Emergency Home Repair (EHR), Owner-occupied Rehabilitation (OOR), Home Modification for Accessible Living (HMAL) provide grants for our residents to help them maintain their units adequately. These programs improve substandard units and prevent deterioration and/or loss of our existing affordable housing units. Two OOR projects were closed during this program year.

Making affordable rental units available is achieved through programs that offer rental assistance to tenants. Examples of these programs are the Tenant Based Rental Assistance (TBRA) program through a partnership with the Bloomington Housing Authority which assisted 7 households and the rental deposit assistance program, R101, which assisted 8 households. Additionally, HAND provided assistance to those with special needs via a partnership with Centerstone using Shelter+Care funds. A total of 10 households were assisted with this program.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

In April 2014, the city's HAND and Police(BPD) Departments launched an outreach program to reach out to homeless persons within our community to help them access needed assistance. In 2016 the City allocated \$100,000 to the program. Funding was provided to the Shalom Community Center (local non-profit social service agency serving low income households, including homeless persons), to continue providing a street social worker to assist the Resource Officers (police officers who volunteer for this program as part of their work hours) to coordinate outreach efforts with the homeless population. The social worker assess what services that the person may need, while the officers is a friendly law enforcement person who works with the homeless person to help to keep them from becoming first time or repeat offenders. The BPD Outreach Program also provides funding to other local agencies for medical, mental health, employment, transportation, and other forms of assistance for the homeless population, such as a big push to get people signed up for health insurance. There are a few specific cases of individuals becoming housed, in part, due to the efforts of the outreach program. The program has continued to track arrest and emergency room visits by a defined list of transient individuals and there has been an annual decrease in the amount of arrests and emergency room visits.

In addition, the City has allocated funds through its CDBG Social Service and Jack Hopkins Council Social Service grant programs, to agencies who provide services as follows:

Sheltering Services: \$95,260

Nourishment Services: \$145,740

Day Care / Youth Services: \$43,765

Medical Services: \$32,500

Addressing the emergency shelter and transitional housing needs of homeless persons

Emergency shelter and transitional housing for homeless persons has been undergoing significant review and transition over the past several years. Martha's House, a long time high barrier shelter for homeless individuals was closing its doors. However, the Perry Township Trustee stepped in to keep the doors open while a committee of community members worked on a long term resolution. The local Urban Enterprise Board committed \$350,000 to keeping the shelter open and the Shalom Center

stepped in to provide administration of the facility. Shalom Center has now taken on full responsibility for the shelter and renamed the shelter Friend's Place. To continue to support Shalom Center with this new responsibility, the City's Jack Hopkins Social Service Fund provided Shalom Center with \$25,000 of operational support of Friends Place in June 2016 and another \$29,106 for June - December 2017.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The following programs and activities were undertaken during the past year to help families and individuals to avoid becoming homeless:

- * Through its tenant based rental assistance program (TBRA), HAND provide rental assistance to 7 households who were on the local housing authority's waiting list for housing.
- * HAND assisted 5 households with necessary accessibility modifications to enable them to remain in their homes and through our Emergency Home Repair program, we assisted 7 households.
- * HAND provided funding to LifeDesigns to rehabilitate a facility that assists adults with special needs.
- * Provided funding to Community Kitchen, Mother Hubbard's Cupboard, the Hoosier Hills Food Bank, and other local organizations to provide meals to the homeless and low-income families within the community.
- * Provided funding to Planned Parenthood and Volunteer in Medicine to provide no or low cost medical assistance to low income individuals and families.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

- * Shalom Community Center, a partner of the South Central Housing Network, provides assistance through Rapid Rehousing. In 2016, Shalom assisted 110 households (221 people, 82 children, 46 households with dependent children).

*MiddleWay House provided emergency sheltering for 125 women and children.

*HAND participates with Centerstone through the Continuum of Care (COC) grant to help house individuals with mental health issues who are either homeless or at high risk of becoming homeless.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

Our 2015 CDBG project was completed early in our 2016 Program Year. Our 2016 CDBG allocation will be completed early on PY2017. Like our 2015 CDBG project, our 2016 CDBG project will assist with the rehabilitation of 4 rental units. These units were still under construction at the end of our program year and are nearing completion. The City has a TBRA funding agreement with the Bloomington Housing Authority (BHA) and has assisted 7 households who are on the Section 8 waiting list. It is the City's intention to offer another TBRA funding agreement to the BHA when the current agreement expires.

The BHA continues to be classified as a High Performance.

Actions taken to encourage public housing residents to become more involved in management and participate in homeownership

HAND and the BHA have a strong partnership that has been built throughout the years. HAND staff regularly attending BHA board meetings enabling HAND to listen to and offer advice and suggestions to how the two agencies can partner to better serve the low income community. HAND also offers several of its housing programs to BHA residents which include its R101 renting in Bloomington and Homebuyer's Assistance class.

HAND's Neighborhood Manager also works closely with the BHA's resident council to help empower them as an association by educating them in the areas of operation, organization, and planning. Each year the resident council participates in HAND's Small and Simple Grant program to secure funding to provide "Welcome Kits" to new residents of the BHA. These kits include cleaning supplies, as well as useful information about Bloomington. Last year, through the City's Small and Simple Grant Program, the resident council received \$1000 to purchase enough supplies for 25 welcome kits.

Actions taken to provide assistance to troubled PHAs

Bloomington's Housing Authority has been rated as a high performer for the last 6 years.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)

The City's Planning Department is in the process of updating the City's Growth Policies Plan. As part of the update, several new policy initiatives are outlined in the plan to increase the amount of affordable housing within the community. Ideas being considered are inclusionary zoning, the promotion of non-traditional housing designs such as tiny homes or granny flats, and changes in density.

The City of Bloomington currently provides fee waivers, increased density, and tax abatement for affordable housing projects where appropriate.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

The BPD Outreach Program continues to show decreases in calls for service, arrests, and emergency room usage since its inception in 2014. It also received further funding to provide medical outreach and liaison services to help enroll individuals in HIP 2.0. LifeDesigns and the Shalom Center is working on developing a second permanently supportive housing building to be called Crawford 2. This project is currently under construction with a completion date of winter of 2017. The development will include 35 one bedroom units of housing for the homeless. Five households received homebuyer assistance from HAND's down payment and closing costs assistance program.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

HAND has three (3) licensed Lead Risk Assessors and two (2) Licensed Lead Risk Renovators for its housing rehabilitation programs. In FY2016, there were no homes where lead was assumed and lead testing required.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

HAND provides financial assistance to social service agencies, through its CDBG and Jack Hopkins allocation processes, who provide services to families in need. These include New Hope Family Shelter, Community Kitchen, Volunteers in Medicine and many others. A full list of agencies who received funds and the individuals they served can be found in Section CR-05 Goals and Outcomes.

HAND attempts to fill the substantial gap between housing costs and the elevated local poverty level with an effort to educate the public about housing issues, (R101, Default Counseling, Predatory Lending) to coordinate supporting programs, and share contact information with agencies to assist in better housing choice.

HAND provides funding for a variety of agencies who provide services to the neediest members of the community. It sends a staff member to the Region 10 Housing Network, which plays a key role in identifying and attempting to fill gaps in services for the homeless., In addition, HAND is co-chairing the BPD Outreach Committee. The BPD Outreach program has six officers working with a street social worker to reach out to the homeless population in Bloomington and provide appropriate assistance where ever possible. In addition to the salary and equipment necessary for the street social worker position, the city has funded employment assistance through Centerstone. The committee is currently working with Volunteers in Medicine and Centerstone to provide medical assistance and sign up for universal health insurance.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

The HAND Department works with various stakeholders including other city departments, social service agencies, housing groups, and interested citizen boards to bring about positive change in Bloomington. HAND has developed a variety of programs and services all centered around improving people's living environments by providing federal and local funding for social service agencies, regulating rental properties, working with neighborhoods to ensure self-directed improvements and providing assistance with community development and redevelopment activities.

'Imagine Bloomington' is the vision statement for the city's Planning and Transportation Department's New Growth Policy Plan. A draft of the plan has been released for public comment and a series of stakeholders' meetings scheduled. Chapter 6 of the plan is titled, "Housing and Neighborhoods" and outlines goals that the city has in making housing in Bloomington more inclusive and affordable.

HAND also works with the BPD Outreach Program and the South Central Housing Network to ensure that structures are in place to provide services to the community's most vulnerable.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

The Housing Network has developed plans to adopt the statewide coordinated access system when it becomes available. The "Heading Home" Region 10 Plan to End Homelessness is implementing a housing first strategy, buoyed by recently obtained HPRP funding, will focus on retaining existing housing where possible or connecting people with supported permanent units.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

One of the impediments mentioned was our current planning and zoning regulations. With the updating of the city's growth policies plan to include a section on affordable housing, it is anticipated that this will be addressed. The city's Human Rights Attorney monitors all fair housing complaints. There has only been 3 housing complaints filed in with the BHRC since 2014.

Two complaints dealt with accessibility and were settled. The other complaint dealt with sexual orientation, which no probable cause of discrimination was found.

CR-40 - Monitoring 91.220 and 91.230

Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City of Bloomington follows the policies and procedures outlines in the manual posted on the city's website that outlines requirements for receiving funding from HAND. The manual can be found at <https://bloomington.in.gov/housing/notices>. In addition, HAND regularly talks to various individuals and groups about HAND's programs and services and how local businesses (including contractors) may participate.

HAND monitors all subrecipients regularly. No findings were identified during the 2016 program year. HAND provides all subrecipients with specific information regarding all required documentation and provides training for new subrecipients in order to assist them with the monitoring process. This process keeps findings to a minimum. No program changes were required due to findings or issues with the subrecipients.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

The Comprehensive Annual Performance Evaluation Report was posted on the City's web site on August 14, 2017. It was also made available at the Monroe County Library's Indiana Room and the City of Bloomington Housing and Neighborhood Development (HAND) office. The availability of the report was advertised in the Herald-Times the local newspaper on August 14, 2017 for public comment. It was noted at the August 21, 2017 Redevelopment Commission meeting that the report was available as well. The public heavily participates in the CDBG allocation process and provides on-going comments/suggestions through the Department's email and the public meetings attended by HAND staff members.

No public comments were received during the available commenting period.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

There were no changes in the City of Bloomington's program objectives this year.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-50 - HOME 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

Please list those projects that should have been inspected on-site this program year based upon the schedule in §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

The following rental units were required to be inspected during this program year: 605 N. Monroe St, 1403 W. 6th St, 565 N. Walnut St, 1405 W. 6th St, 320 South Washington, 1822, 1824, 1830 and 1832 S. Covey Lane, 1600 W. 8th St, and 2440 S. Henderson St. Here is a list of issues that were noted in some of these units: smoke detectors, windows, kitchen and bathroom exhaust fans, windows and latches, GFCI outlets, entry door are to function as intended. Surfaces free of holes/cracks, damaged flooring repair/replace, trim branches away from roof, siding and chimney, dispose of trash in yard, scrape and paint damaged or bare surfaces and secure faucets. All items noted in these units were corrected and re-inspected and are in compliance.

The City requires all rental units within the corporate limits of the city to be inspected on a 3, 4, or 5 year inspection cycle. HOME funded rental units are inspected in accordance with the HOME program regulations in addition to the city's rental inspection program. The properties do not receive a rental permit or HOME Inspection Certificate until all the deficiencies of the property are corrected.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 92.351(b)

HAND has implemented an Affirmative Marketing Plan in compliance with the HOME program. The major objectives are that individuals who normally might not apply for available housing units because they are socially and/or economically disadvantaged:

- Be informed of available HOME housing units;
- Be encouraged to apply;
- Have an equal opportunity to rent/own housing units.

Projects with HOME sponsored units comply with applicable federal and state laws on fair housing and

housing accessibility, including the Fair Housing Act, the Rehabilitation Act of 1973, the American with Disabilities Act of 1990 and the Architectural Barriers Act of 1969. As an example, Crawford Apartments Projects represents a collaboration between several of Bloomington's most respected and tenured support organizations on behalf of those experiencing homelessness. This project first formed when representatives from the local Continuum of Care region joined to apply to the Indiana Permanent Supportive Housing Institute. The group identified a need for permanent supportive housing in Bloomington as a priority for the Continuum region. Furthermore, the January 2017 Point In Time homeless survey identified 243 households (333 individuals) living in Monroe County. 75% of the reported households with children were residing in transitional housing at the time of the count. None of those households report to be families of veterans. LifeDesigns, as the lead agency, worked with local homeless service providers to identify potential tenants for this project. Shalom, Centerstone, IU Health-Positive Link, Genesis Church, the Housing Network, Bloomington Housing Authority and the City Of Bloomington were actively involved in designing the project and were committed to its success. The primary referral source for this project has been the Shalom Center, which is Bloomington's day shelter. Shalom has been part of this team since its inception and has been pivotal in development of the service plan based on their regular interactions with the potential residents of Crawford Apartments. In addition, the project receives referrals from Centerstone, the local behavioral support provider.

The same agencies are continuing to work together on developing the second Crawford Apartments due to the success with the first development.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

Upon receipt, program income was used on any active projects as to be in compliance with HUD program requirements.

Describe other actions taken to foster and maintain affordable housing. 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 91.320(j)

HOME BUYER ASSISTANCE: HAND administers a downpayment and closing cost assistance program which uses the recapture option for HOME funds if the property is transferred during a 5 year period. The maximum HOME funds allowed for this program is \$5,000. Each year, 20% of the funds are forgiven during the five year period. Under the Purchase/Rehabilitation Program, based on the HOME investment, a % of the HOME funds are recaptured as follows: less than \$15,000-100% of the HOME funds are recaptured if the property is transferred before year 5 and then 20% of the funds are forgiven yearly for years 6-10. HOME funds equal to or in excess of \$15,000 require 100% of the HOME funds to be recaptured if the property is transferred before year 5 and then 10% of the funds are forgiven yearly for years 6-15.

RENTAL ASSISTANCE-the rental assistance program encompasses assistance to developers to build housing both new construction and rehabilitation to existing structures. Under new construction, funds are forgiven after 20 years of affordability. Under rehabilitation, the funds are due at the end of the affordability period. If the developer mirrors the affordability period, the loan is forgiven overtime. Rehabilitation with federal funds between \$15,000 and \$40,000 has 10 years mandatory and an additional 10 years forgiveness. Rehabilitation with federal funds over \$40,000 has 15 years mandatory and an additional 15 years of forgiveness.